

**UNITED STATES BANKRUPTCY COURT OF NORTHERN GEORGIA**

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**CASSANDRA JOHNSON-LANDRY**  
**DEBTOR**

**BRC 18-55697LRC**

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**SUBMISSION: CREDIT ONE BANK IN RELATION TO BRC 18-55697LRC: APPEARED ILLEGAL SECURITY ACTIVITY**

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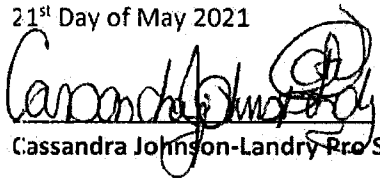
CASSANDRA JOHNSON-LANDRY, DEBTOR, submits communication which is related to Debtors Bankruptcy Case. Refer to Exhibits A-C.

Filed in U.S. Bankruptcy Court  
Atlanta, Georgia  
M. Regina Thomas, Clerk

MAY 21 2021

By:   
Deputy Clerk

21<sup>st</sup> Day of May 2021

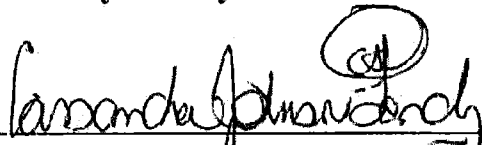
  
Cassandra Johnson-Landry Pro Se

**UNITED STATES BANKRUPTCY COURT OF NORTHERN GEORGIA  
CERTIFICATE OF SERVICE**

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**I CASSANDRA JOHNSON-LANDRY, DEBTOR CURRENTLY SUBMIT  
SUBMISSION: CREDIT ONE BANK IN RELATION TO BRC 18-  
55697LRC: APPEARED ILLEGAL SECURITY ACTIVITY. Debtor is over  
the age of 18 years. Parties will be served via BRC Matrix.**

**21<sup>st</sup> Day of May 2021**

  
\_\_\_\_\_  
Cassandra Johnson-Landry, Pro Se

IVY T. LANDRY AND CASSANDRA JOHNSON-LANDRY  
1440 HIGHLAND LAKE DRIVE  
LAWRENCEVILLE, GEORGIA 30045  
P.O BOX 1275 GRAYSON, GA 30017  
678.860.2254 IVY T. Landry

May 21, 2021

CREDIT ONE BANK  
(ADDRESS LEFT OFF DELIBERATELY)

REF CASE NUMBER 20210505034

REPRESENTATIVE,

This letter serves as an update regarding the DRAMA concerning additional payments not made by myself or wife, but there apparently were overage checks mailed to someone. I received the first replacement card on the 19<sup>th</sup> of May 2021 via Fed Ex. The scanned zip code at the bottom on the envelope was 30017 (EXHIBIT A). Today I received the same IDENTICAL replacement card however, it was mailed to 1440 Highland Lake Drive, 30045 and the scan zip code is 30045.


The second issue after pulling our statements we found the new card number on the April 14 2021-May 13, 2021 billing statement. We received this statement weeks before the 1<sup>st</sup> New card arrived ending in 7617. In addition, the new card not even activated, as it was **NOT** sent PRIOR to the April-May 2021 Statement. SO, we already know what's taking place. The 2 new cards ending in 7617 (EXHIBIT B)

Furthermore, the letter which contained communication with the UNOFFICIAL FRAUD FORM WHICH WAS SENT BACK TO YOU in an upload and yes you received it, If you need the confirmation I am just an email and phone call away. The forms were sent in an unofficial envelope with NO RETURN ADDRESS and it was OPENED. (EXHIBIT C). The letter was sent from the CREDIT ONE OFFICE OF THE PRESEIDENT?

In closing, trying to cover all of the checks sent for OVERPAYMENTS ON THIS ACCOUNT AGAIN, WE DID NOT MAKE has been revealed. **CREDIT ONE's BANK CHARGEBACK SPECIALIST/DISPUTES/FRAUD sounds very familiar.** Also, you stated we will not receive the outcomes of the investigation of some statement to this affect. Please don't attempt to turn this situation as if WE, meaning myself and wife are the scapegoats. Also, utilizing Fed Ex was a deterrent. Like the card sent today, the 1<sup>st</sup> card could have been sent to the P.O Box on file.

One last note, my Credit Bureau Score dropped today I wonder why? It was yesterday when your bank received the first set of evidence and written documentation from US! AGAIN, this is related to my wife's Cassandra Johnson-Landry's Bankruptcy Case 18-55697 LRC located in the NORTHERN DISTRICT OF GEORGIA. AGAIN, WHO RECEIVED THE OVERPAYMENTS NOT MADE BY US? THE AMOUNT OF MONEY WHICH APPEARS TO CURRENTLY BEING WASHED COLLECTED BY THE COURT IN REFERENCE OF MY WIFE, CASSANDRA JOHNSON-LANDRY'S BRC IS ASTRONOMICAL. WE ARE AWARE OF THE DOLLAR AMOUNT. IT'S NOT IN THE HUNDRED THOUSAND RANGE FOR A FACT!

Kind Regards, 5/21/21

  
L. Landry

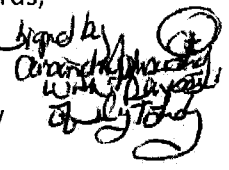
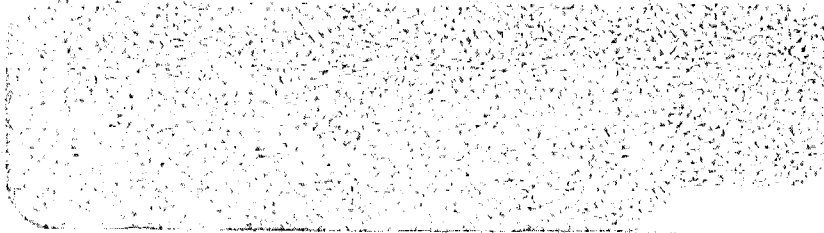
  
Anthony Thomas

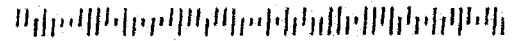
EXHIBIT A

PO BOX 247001  
OMAHA, NE 68124-7001

RETURN SERVICE REQUESTED

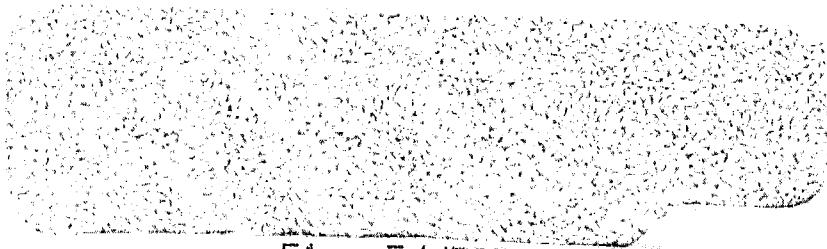


E1 EJJQIP1 30017

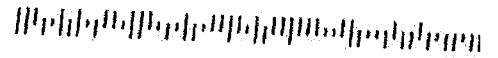


P.O. BOX 247001  
OMAHA, NE 68124-7001

RETURN SERVICE REQUESTED



51 EJJBIPI 30045



Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



For address, telephone and email changes,  
please complete the reverse side.  
Or, update your contact information online  
at [www.CreditOneBank.com](http://www.CreditOneBank.com).

**PAY YOUR BILL ONLINE** at [CreditOneBank.com](http://CreditOneBank.com)

Account Number: ~~12345678901234567890~~ 6690  
New Balance: \$323.11  
Minimum Payment Due: \$30.00  
Payment Due Date: 12/09/20

**AMOUNT ENCLOSED:**

\$

CREDIT ONE BANK  
PO BOX 60500  
CITY OF INDUSTRY, CA 91716-0500



IVY LANDRY  
PO BOX 1275  
GRAYSON GA 30017-0024

111502  
#111

0040995 0032311 0003000 4447962485236693 3



**EXHIBIT B**

NO. OF CARDS  
1

ACCOUNT  
NUMBER ENDING IN  
7617

TOTAL  
CREDIT LINE  
\$400

AMOUNT AVAILABLE  
FOR CASH ADVANCE  
\$100



Activate now to use  
your new card



1-800-797-6534



IVY LANDRY  
1440 HIGHLAND LAKE DR  
LAWRENCEVILLE GA 30045-8272



0000154

0894084706603154



0000154 0516 0000172

5727 9620 5900 CF QC5930 0

- 1 Activate by calling:  
1-800-797-6534
- 2 Sign the back of  
your card
- 3 Start shopping to  
earn rewards

## Here is your EMV Chip Card

Insert your card into any  
chip-enabled terminal when  
checking out for enhanced  
safety against counterfeiting

If your card is not present, call us immediately at 1-877-825-3242



Your  
NASCAR  
Visa has  
arrived

## 1% Cash Back Rewards\*

on your eligible gas and automotive purchases, plus  
**Double Cash Back** at the NASCAR.com Superstore.

## FREE Credit Score\*\*

Take advantage of free online access to your  
Experian credit score and credit report summary.

\*Terms apply. See your card agreement.

\*\*For details, see Terms of Use/Credit Score Authorization when you register online.

QC59:



CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number ~~5477 2325 2658~~ 0187  
March 14, 2021 to April 13, 2021

ACCESS YOUR ACCOUNT AT  
[www.CreditOneBank.com](http://www.CreditOneBank.com)

TRANSACTIONS (Continued)				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			<b>Interest Charged</b>	
	04/13	04/13	Interest Charge on Purchases	4.37
	04/13	04/13	Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>4.37</b>
<b>2021 Totals Year-to-Date</b>				
Total fees charged in 2021			\$103.65	
Total interest charged in 2021			\$17.28	

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.99%(v)	\$218.64	\$4.37
Cash Advances	23.99%(v)	\$0.00	\$0.00

QUESTIONS?	
Days in Billing Cycle	30
Statement Closing Date	05/13/21
Available Credit	\$229.00
Credit Limit	\$400.00
New Balance	\$170.83
Interest Charged	\$4.35
Fees Charged	\$18.20
Cash Advances	\$0.00
Purchases	\$0.00
Other Credits	\$473.33
Payments	\$15.10
Previous Balance	\$309.95
New Balance	\$0.00

SUMMARY OF ACCOUNT ACTIVITY	
New Balance	\$170.83
Past Due Amount	\$0.00
Amount Due This Period	\$30.00
Minimum Payment Due	\$3.00
Payment Due Date	06/09/21

PAYMENT INFORMATION	
If you make no additional charges and pay off the balance shown on the statement in full, you will pay off the total of:	\$170.83
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	\$30.00
Minimum Payment Warning:	\$3.00
Late Payment Warning:	\$0.00
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.	\$0.00

ACCESS YOUR ACCOUNT AT  
www.CreditOneBank.com

CREDIT ONE BANK CREDIT CARD STATEMENT  
Account Number: 0000 0000 0000 0000  
April 14, 2021 to May 13, 2021



While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- When you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:  
Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

01GR5385 - 4 - 09/17/18

Update your contact information online at [www.CreditOneBank.com](http://www.CreditOneBank.com) or fill in your address, telephone, and/or email changes below:

Mailing Address \_\_\_\_\_

Address Line 2 \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Primary Phone Number† \_\_\_\_\_ Secondary Phone Number† \_\_\_\_\_

Email Address\*† \_\_\_\_\_ @ \_\_\_\_\_

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

\* We may use your email address to contact you about your Account.

**ELECTRONIC CHECK CONVERSION:** If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.

C65-00009

EXHIBIT C



P.O. BOX 98873  
LAS VEGAS, NV 89193-8873

PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE  
PAID  
Credit One

Statement Enclosed



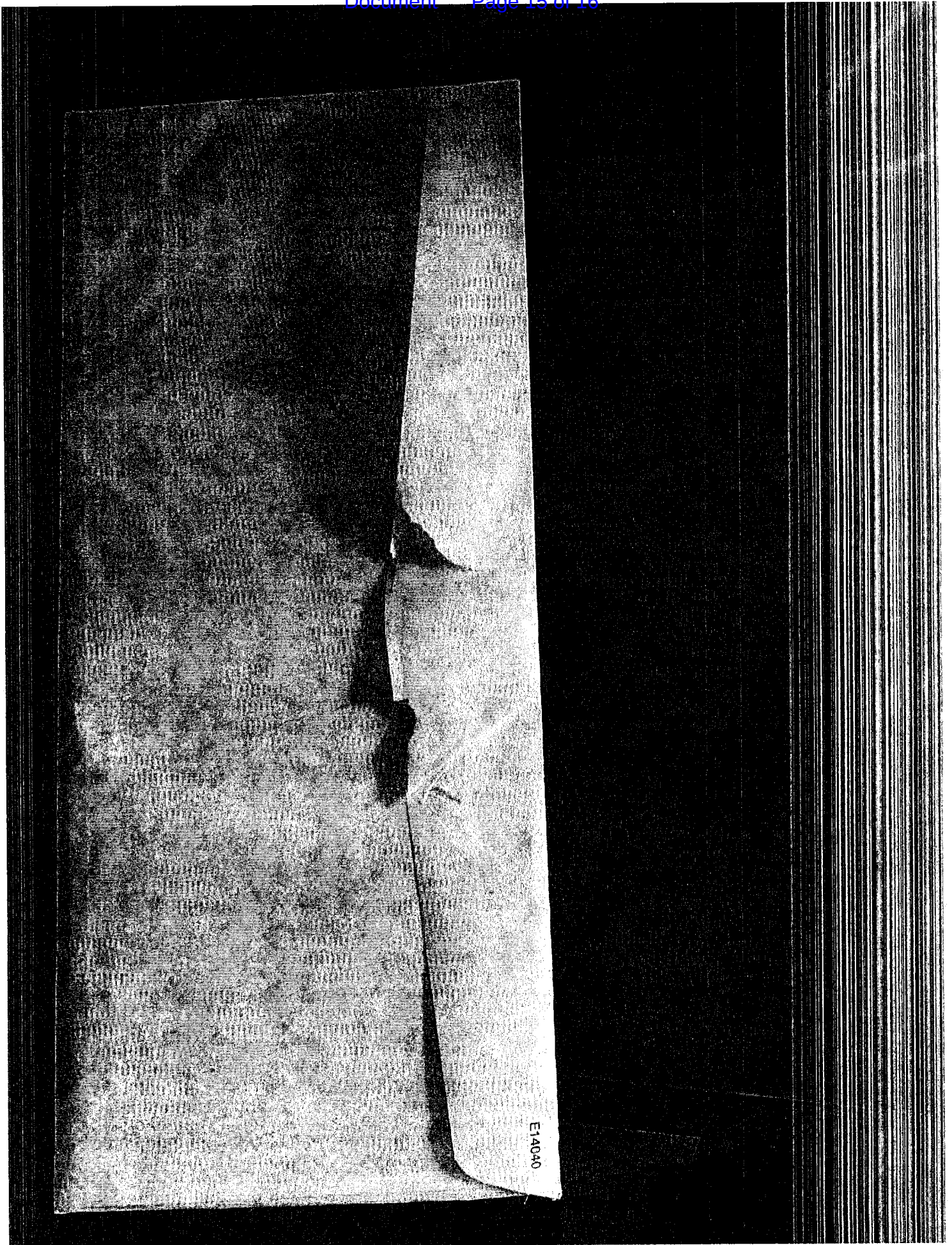
**GO PAPERLESS**

Get your statements and other  
documents online

**GO PAPERLESS TODAY**

Sign in at [CreditOneBank.com](http://CreditOneBank.com) and click 'Settings'





E1A040



PE31OK00100880-152131  
IVY LANDRY  
1640 HIGHLAND LAKE DR  
LAWRENCEVILLE, GA 30045-8272

PRESORT  
FIRST CLASS  
PAID  
US POSTAGE  
HOVSERVICES